
IN THE SPECIFICATION

Please add the following paragraph on page 1, after the title as follows:

The present application claims priority to U.S. application serial no. 60/303,263 filed July 5, 2001.

Please add the following paragraphs on page 15, line 15 as follows:

Another embodiment of the invention includes a currency conversion transaction processing as described herein with the received transaction data including at least one of data identifying the merchant, the received transaction data includes data identifying the goods or services, and/or data on the cost of the goods or services.

Another embodiment of the invention includes a currency conversion transaction processing system as described herein with determining means for determining the difference in the first currency between the amount in the first currency equivalent to the received physical currency tokens and the cost of the offered goods or services, and for storing the determined difference in the currency conversion transaction data.

Another embodiment of the invention includes a currency conversion transaction processing system as described herein including means for receiving a request for information on the tokens of the second currency, identifying images of the tokens of the second currency in an image store, and transmitting the images to the merchant terminal.

Another embodiment of the invention includes a currency conversion transaction processing system as described herein with means for identifying further information on the tokens of the second currency and transmitting the further information on the tokens of the second currency to assist the merchant in the detection of counterfeit tokens.

Another embodiment of the invention includes a currency conversion transaction processing system as described herein with the transmitting means and the receiving means connected to a communications network. In an embodiment, the communications network is a global computer network such as the Internet.

Another embodiment of the invention includes a currency conversion transaction processing system as described herein with detecting means for detecting when the amount of the currency transaction determined using the amount in the first currency or the amount in the second currency exceeds a threshold, transmitting a request for further information on the transaction to the merchant, receiving the further information and storing the further information in the currency conversion transaction data.

Another embodiment of the invention includes a currency conversion transaction processing system as described herein with detecting means for receiving identification data for at least one previous transaction related to a current transaction, detecting when the amount of the current currency transaction and the or each previous currency transaction in the first or second currencies exceeds a threshold, transmitting a request for further information on the transaction to the merchant, receiving the further information, and storing the further information in the currency conversion transaction data.

Another embodiment of the invention includes a currency conversion transaction processing system as described herein with the physical currency tokens each having a unique identification code, said transaction data including one or more unique identification codes for the or each received physical currency tokens, and the system including means for identifying if there is a security problem by looking up the or each unique identification code in a database of unique identification codes for physical currency tokens known to be suspect, and adding a security indicator to the currency conversion transaction data to indicate if there is an identified security problem with the physical currency tokens.

Embodiments of the invention include a transaction processing terminal for use by a merchant

for the processing of transactions for goods or services offered in a first currency when one or more physical currency tokens in a second currency is offered in at least part payment for the offered goods or services. The terminal has transmitting means for transmitting transaction data to a currency conversion transaction processor having access to exchange rate data, the transaction data including data identifying at least the second currency and the value of the received tokens; receiving means for receiving currency conversion transaction data including data representing an amount in the first currency equivalent to the received physical currency tokens according to the exchange rate data and identification data assigned by the currency conversion transaction processor to identifying the currency conversion transaction; and output means for outputting the receiving currency conversion transaction data to allow the merchant to complete the transaction for the goods or services using the received currency conversion transaction data, and to receive payment for the received physical currency tokens corresponding to a currency conversion transaction. The transaction data includes data identifying the merchant in an embodiment. The transaction data includes data identifying the goods or services in an embodiment. The transaction data includes data on the cost of the offered goods or services in an embodiment. The currency conversion transaction data includes data representing the difference in the first currency between the amount in the first currency equivalent to the received physical currency tokens and the cost of the offered goods or services in an embodiment. The transaction processing terminal includes display means for displaying the received currency conversion transaction data. The transaction processing terminal includes means for transmitting a request for information on the tokens of the second currency, and receiving and outputting images of the tokens of the second currency in an embodiment. The transaction processing terminal includes means for receiving and outputting further information on the tokens of the second currency to aid detection of counterfeit tokens in an embodiment. The transmission and reception take place over a communications network in an embodiment. The communication network is a wide area computer network in an embodiment. The communication network is the Internet, and the terminal comprises a computer running a web browser application in an embodiment. The transaction processing method includes means for receiving a request for further information about the transaction, and obtaining and transmitting the further information to the currency conversion transaction processor in an embodiment. The transaction processing terminal

includes means for receiving a currency conversion transaction receipt in the currency conversion transaction data in an embodiment. The transaction processing terminal with the physical currency tokens each having a unique identification code in an embodiment. The transaction data includes one or more unique identification codes for the or each received physical currency tokens in an embodiment. The received currency conversion transaction data includes a security indicator indicating if the currency conversation transaction processor identified a security problem with the receive physical currency tokens from the unique identification code, and the terminal includes means for displaying a warning to the merchant if a security problem is identified in an embodiment. The transaction processing terminal includes means for receiving unique identification codes for physical currency tokens that a suspect from the currency conversion transaction processor and for outputting the received unique identification codes to enable the merchant to identify if the received physical currency tokens are suspect in an embodiment.

A currency conversion transaction processing system for allowing merchants offering goods or services in a first currency to accept one or more physical currency tokens of a second currency as at least part payment for the goods or services is described herein. The processing system includes a memory storing processor readable code, and a processor for reading and implementing the code in the memory. The processor readable code includes code for controlling the processor to be configured as the processing system of as described herein.

An embodiment of invention includes a carrier medium carrying computer readable code for controlling a computer to be configured as the processing system as described herein.

An embodiment, of the invention is described as a security system for use by merchants in transactions for goods or services involving foreign currency. In an embodiment, the system includes means for inputting unique identification codes for received foreign currency; means for submitting the input unique identification codes to a database of unique identification codes for suspect currency; means for receiving a notification if it is identified that the input unique identification code matches suspect currency; and output means for outputting the notification to

PRELIMINARY AMENDMENT

Serial Number: Unknown

Filing Date: Herewith

Title: TRANSACTION PROCESSING SYSTEM AND METHOD

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Docket No: 1365.049US1

the merchant. In an embodiment, the security system for use by merchants in transactions for goods or services involving foreign currency includes a memory storing processor readable code; and a processing for reading and implementing the code in the memory; wherein the processor readable code comprises code for controlling the processor to be configured as a system as described herein. In an embodiment, a carrier medium carrying computer readable code for controlling a computer to be configured as the security system as described he rein.